

ALL ITEMS BELOW MUST BE UPLOADED TO eXPRESS

CREDIT PACKAGE

- LHFS Wholesale loan number created in [eXPRESS](#)
 - DU or LPA ran via [eXPRESS](#).
- AUS Findings (All AUS findings must be ran through eXPRESS. LHFS will no longer accept "Released or Assigned")
- Initial URLA (required for all loans).
 - Signed and Dated by Borrower and Loan Officer if TPO Partner disclosed loan.
- LOE regarding inquiries in last 120 days.
- Credit Report (dated within 60 days and Brokers Credit Report must show OFAC findings)
- Credit Documentation: Divorce Decree, etc.
- Credit Documentation: Third Party VOR / VOM or 12 months canceled checks (if not reporting on credit).
- Income Documentation: Pay Stubs and Award letters – a total of 30 days, recent and consecutive.
- Income Documentation: W2s /1099s and Tax Returns – (if applicable) recent 2 years.
- Asset Documentation: (2 most recent consecutive months bank statements; gift documentation).
- Reserve Documentation: Refer to program guidelines regarding the number of months PITI required.
- Earnest Money Deposit.
- VOR – Most recent 24-month history (if applicable, based on program requirements).
- Preliminary Title Report – 24-month chain of title and dated within 30 days of submission.
- Fully Executed Purchase Contract and/or Escrow Instructions.
- Signed and completed [4506C](#).

TPO PARTNER DISCLOSED LOANS: [SIGNED & DATED BY BORROWER(S)]

- All Federal and State required disclosures signed by Borrower and uploaded into [eXPRESS](#).
- Credit and/or Borrower Authorization.
 - Verbal Credit Authorization signed by LO if credit was pulled prior to Disclosure.

LHFS DISCLOSED LOANS: [SIGNED & DATED BY BORROWER(S)]

- Credit and/or Borrower Authorization.
 - Verbal Credit Authorization signed by LO if credit was pulled prior to Disclosure.
- [Anti-Steering](#) (3 options provided, does not need to be signed by borrower. Lender Paid Compensation loans only).
- Completed Fee Worksheet and/or Fee Screen completed in eXPRESS.

LOSS PAYEE MORTGAGE CLAUSE ON PROPERTY INSURANCE (HAZARD / FLOOD)

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